

Fill in this information to identify the case:

Debtor 1 Maria Gilda Lee

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Washington
(State)

Case number 15-16900-TWD

Official Form 410S1**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank Trust National Association, as
Trustee of the Igloo Series III Trust

Court claim no. (if known): 3

Last 4 digits of any number you use to
identify the debtor's account: 0266

Date of payment change:
Must be at least 21 days after date 05 / 01 / 2020
of this notice

New total payment: \$ 3,327.36
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**

☒ No
☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ _____ New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

☐ No
☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: 5.250 % New interest rate: 4.250 %

Current principal and interest payment: \$ 2,689.19 New principal and interest payment: \$ 2,434.27

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☒ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Debtor 1

Maria Gilda Lee

First Name

Middle Name

Last Name

Case number (if known) 15-16900-TWD

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Michelle R. Ghidotti-Gonsalves

Signature

Date 04 / 03 / 2020

Print:

Michelle R. Ghidotti-Gonsalves

First Name

Middle Name

Last Name

Title AUTHORIZED AGENT

Company

Ghidotti Berger LLP

Address

1920 Old Tustin Ave

Number

Street

Santa Ana, CA 92705

City

State

ZIP Code

Contact phone

(949) 427 - 2010

Email

bknotifications@ghidottiberger.com

**BSI Financial Services**

314 S Franklin St. / Second Floor PO Box 517

Titusville PA 16354

Toll Free: 800-327-7861

Fax: 814-217-1366

myloanweb.com/BSI

February 20, 2020

MARIA GILDA LEE
C/O ADVANTAGE LEGAL GROUP
12207 NE 8TH ST
BELLEVUE WA 98005

Loan Number:
Property Address: 559 LYONS PL NE
RENTON WA 98059

Dear MARIA GILDA LEE:

Changes to Your Mortgage Interest Rate and Payments on 04/01/20

Under the terms of your Adjustable-Rate Mortgage (ARM), you had a 012 month(s) period during which your interest rate stayed the same. That period ends on **04/01/20**, so on that date your interest rate and mortgage payment change. After that, your interest rate may change every 12 month(s) for the rest of your loan term.

	Current Rate and Monthly Payment	New Rate and Monthly Payment
Interest Rate	5.25000%	4.25000%
Principal	\$ 738.64	\$ 857.87
Interest	\$ 1,950.55	\$ 1,576.40
Escrow (Taxes and Insurance)	\$ 893.09	\$ 893.09
Total Monthly Payment	\$ 3,582.28	\$ 3,327.36 due May 1, 2020

Interest Rate: We calculated your interest rate by taking a published "index rate" and adding a certain number of percentage points, called the "margin." Under your loan agreement, your index

Licensed as Servis One, Inc. dba BSI Financial Services.

BSI NMLS # 38078. Customer Care Hours: Mon. - Fri. 8:00 am to 11:00 pm (ET) and Sat. 8:00 am to 12:00 pm (ET).

If you have filed a bankruptcy petition and there is an "automatic stay" in effect in your bankruptcy case or you have received a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If either of these circumstances apply, this notice is not and should not be construed to be a demand for payment from you personally. Unless the Bankruptcy Court has ordered otherwise, please also note that despite any such bankruptcy filing, whatever rights we hold in the property that secures the obligation remain unimpaired.

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rate is 1.49000% and your margin is 2.75000%. The 1 YEAR TREASURY is published Weekly in FEDERAL RESERVE.

Rate Limit(s): Your rate cannot go higher than 18.75000% over the life of the loan. Your rate can change each year by no more than 2.00000%. We did not include an additional 0.00000% interest rate increase to your new rate because a rate limit applied. This additional increase may be applied to your interest rate when it adjusts again on 04/01/21.

New Interest Rate and Monthly Payment: The table above shows your new interest rate and new monthly payment. Your new payment is based on the 1 YEAR TREASURY, your margin, 2.75000% your loan balance of \$ 445100.38, and your remaining loan term of 295 months.

Prepayment Penalty: None

If You Anticipate Problems Making Your Payments:

- Contact the Customer Care Department at 1-1800-327-7861 as soon as possible.
- If you seek an alternative to upcoming changes to your interest rate and payment, the following options **may** be possible (most are subject to lender approval):
 - Refinance your loan.
 - Sell your home and use the proceeds to pay off your current loan.
 - Modify your loan terms with investor.
 - Payment forbearance temporarily gives you more time to pay your monthly payment.
- If you would like contact information for counseling agencies or program in your area, call the U.S. Department of Housing and Urban Development (HUD) at 1-800-569-4287 or visit www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm, or the U. S. Consumer Finance Protection Bureau (CFPB) at <http://www.consumerfinance.gov> . If you would like to contact information for state housing finance agency, contact U.S. Consumer Finance Protection Bureau (CFPB) at <http://www.consumerfinance.gov/mortgagehelp>.

Should you have any questions regarding this notice, please reach out to SCOTT HANSEN, you Single Point of Contact for this loan, at 1-888-738-5873.

BSI Financial Services
314 S Franklin St, 2nd Floor
Titusville, PA 16354
NMLS # 38078; # 1195811

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8 **UNITED STATES BANKRUPTCY COURT**
9 **WESTERN DISTRICT OF WASHINGTON, SEATTLE**

10 In re:) **CHAPTER 13 BANKRUPTCY**
11)
12 Maria Gilda Lee,) **CASE NO.: 15-16900-TWD**
13) **CERTIFICATE OF SERVICE**
14)
15 Debtor.)
16)
17)

18 I, Jeremy Romero, declare as follows:

19 I am employed in the County of Orange, State of California. I am over the age of eighteen
20 (18) and not a party to the within action. My business is 1920 Old Tustin Avenue, Santa Ana, CA
21 92705.

22 On *April 6, 2020*, I served the foregoing document(s) described as;

- 23
24 • **NOTICE OF MORTGAGE PAYMENT CHANGE;**
25

26 The above listed document(s) were served on the interested parties in this action as follows;

27 ///

28 ///

1 via US Mail:

3 Debtor

4 Maria Gilda Lee
5 559 Lyons Place NE
6 Renton, WA 98059

6 Chapter 13 Trustee

7 Jason Wilson-Aguilar
8 600 University St #1300
9 Seattle, WA 98101

Debtors' Counsel

Jonathan S Smith
Advantage Legal Group
12207 NE 8th St
Bellevue, WA 98005

U.S. Trustee

United States Trustee
700 Stewart St Ste 5103
Seattle, WA 98101

10 Dated: April 6, 2020

12 /s/Jeremy Romero

13 Jeremy Romero